

Date: 11/17/2020 02:30 pm

In re: Lois Joyce Evans

**Bankruptcy No. 20-20387-CMB
Chapter: 11-NOT A SMALL BUSINESS
Doc. # 100**

Appearances: BY ZOOM: Larry Wahlquist; Brent Lemon

Nature of Proceeding: #100 ZOOM Hearing Re: Disclosure Statement Dated 10/12/2020

**Additional Pleadings: #99 Amended Chapter 11 Plan Dated 11/12/2020
#101 Amended Summary of Plan**

Judge's Notes:

- Lemon: Proposing to cure mortgage arrears by lump sum payment. Still working out issues with IRS. No objections to Disclosure Statement.
 - Wahlquist: MOR issues still not resolved. No revised reports filed. Did not file formal objection to Disclosure Statement but there are some issues - question of where Debtor is getting the \$130,000 to be paid on the effective date; net cash flow does not line up with payments; no projections. Same type of issues as with the MORs. Disclosure Statement doesn't line up with MORs.
 - Expected that with CPA these issues would be fixed.
 - Attorney Lemon to contact CPA and Debtor to get the corrections done to the MORs and clarify where funds are coming from for the lump sum payment.
 - Attorney Lemon may need to amend the disclosure statement.
- OUTCOME: Continued to 1/8/21 at 2pm via Zoom.

**Carlota Böhm
Chief U.S. Bankruptcy Judge**

FILED
11/18/20 7:47 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

In re:
Lois Joyce Evans
Debtor(s)

Case No. 20-20387-CMB
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 18, 2020

User: gamr
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	+ Lois Joyce Evans, 113 Burry Avenue, Bradfordwoods, PA 15015-1239

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Anthony T. Kovalchick	on behalf of Creditor Dep't of Revenue Office of Attorney General akevalchick@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Lois Joyce Evans bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;jcastello@thompsonattorney.com;kelko@thompsonattorney.com
Karina Velter	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com
Karina Velter	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

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Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Thomas Song

on behalf of Creditor PNC Bank National Association, et.al. pawb@fedphe.com

TOTAL: 8